

MARQUETTE BANK



Act Now!

2013 Home Buyer Incentive Program

We are offering special funding to buyers of homes, condos or lots owned by Marquette Bank or currently financed for a builder or developer customer of Marquette Bank.

Must be a residential property currently financed (by Marquette Bank) for a builder or developer customer of Marquette Bank or property owned by Marquette Bank.

Get loans with flexible terms, no private mortgage insurance requirements and great rates on qualified properties. Don't miss out on this opportunity!

Special Limited Time Program

Act quickly before the deadline:

Applications accepted until: **12/31/13**

Loans must be funded before: **06/30/14**

Rates shown only available until: **12/31/13**

For a list of qualified properties, visit:

www.emarquettebank.com/REHBIP

Home Buyer Incentive Program - Special financing for buyers of qualified single family homes, condos & lots.

Single Family Housing Package 30-Year Fixed

- 1.90% APR* for first 2 years
- Remaining 28 years:
 - 3.99% APR* at 80% (or less) loan-to-value or
 - 4.25% APR* at 80.01% to 90% loan-to-value
- No points & low closing costs
- Only 10% down payment required
- Maximum loan-to-value 90%
- **No private mortgage insurance required**
- Tax and insurance escrow required
- Home owners insurance required
- Must be owner-occupied single-family home, townhouse or condo
- Loan amounts up to \$417,000

Borrower Qualifications:

- Up to 55% debt-to-income ratio
- 620 credit score (minimum)

Payment Information (example):

- \$729/month for first 2 years
- Remaining 28 years:
 - \$989/month at 3.99% APR or
 - \$1,018/month at 4.25% APR

Based on a loan amount of \$200,000.

Vacant Lot Package 5-Year Interest-Only – Fixed Rate

- 3.90% APR*
- Interest-only for 5 years
- Balloon payment after 5 years
- No points & low closing costs
- Only 10% down payment required
- Maximum loan-to-value 90%

Borrower Qualifications:

- Up to 45% debt-to-income ratio
- 660 credit score (minimum)

Payment Information (example):

- \$325 per month for 5 years
- Balloon payment for full amount after 5 years

Based on a loan amount of \$100,000.

Big Savings



Single Family Jumbo Package 30-Year Fixed

- 2.90% APR* for first 2 years
- 4.75% APR* for remaining 28 years
- No points & low closing costs
- Only 15% down payment required
- Maximum loan-to-value 85%
- **No private mortgage insurance required**
- Tax and insurance escrow required
- Home owners insurance required
- Must be owner-occupied single-family home, townhouse or condo
- Loan amounts up to \$1,000,000

Borrower Qualifications:

- Up to 45% debt-to-income ratio
- 660 credit score (minimum)

Payment Information (example):

- \$2,081/month for first 2 years
- \$2,693/month for remaining 28 years

Based on a loan amount of \$500,000.

Condo Package 30-Year Fixed

- 1.90% APR* for first 2 years
- Remaining 28 years:
 - 3.99% APR* at 80% (or less) loan-to-value or
 - 4.25% APR* at 80.01% to 90% loan-to-value or
- No points & low closing costs
- 10% down payment required
- Maximum loan-to-value 90%
- **No private mortgage insurance required**
- Tax and insurance escrow required
- HO-6 Condo insurance required
- Open to owner occupied and non-owner occupied
- Loan amounts up to \$417,000

Borrower Qualifications:

- Up to 55% debt-to-income ratio
- 620 credit score (minimum)

Payment Information (example):

- \$729/month for first 2 years
- Remaining 28 years:
 - \$989/month at 3.99% APR or
 - \$1,018/month at 4.25% APR or

Based on a loan amount of \$200,000.

Best Value



For more information, contact property owner
or call 1-708-364-2525.

Visit www.emarquettebank.com/REHBIP for a list of qualified properties.

Applications accepted until December 31, 2013.

MARQUETTE BANK

Love where you bank

*Certain restrictions apply. APR (Annual Percentage Rate) is subject to change based on loan amount and fees. Special financing packages available only on qualified properties currently financed for builder or developer customers of Marquette Bank or Marquette Bank owned properties. Property insurance required. Payment information does not include tax & insurance. Financing subject to credit approval. Borrowers are subject to additional underwriting standards. Program is only available until remaining \$6.7 million is depleted or until application deadline. Financing applications must be submitted before 12/31/13. Loans must be funded within 6 months of application or by 06/30/14 (whichever comes first). Rates shown are available until 12/31/13 and are locked in for 6 months based on signed and dated application date. After 6 months, rate lock can be extended for a maximum of 30 days for a fee of 1.00% based on the total loan amount.